CHRISTMAS GREETINGS

The Co-operative staff wish all readers a happy and holy Christmas and every best wish for 1962.

THE CO-OPERATOR

NOT FOR US - BUT FOR ALL

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Father Ganey has spent his missionary life...

HELPING PEOPLE TO HELP THEMSELVES

Father Lombard (Australian YCW founder) and Father Ganey, S.J., exchange ideas at a dinner in honour of the Jesuit missioner.

FATHER Marion Ganey, S.J., an American priest who is stationed at Fiji came to Melbourne for a brief visit on 1st November at the invitation of the Y.C.W. Co-operative Societies. He left on 7th November for New Zealand on his way back to Fiji.

But in that short time he met many people, spoke at many functions, answered many questions and created an outstanding impression as a man who simply goes around doing good.

Father Ganey has a remarkable record of achievement in the field of credit unions. He has been responsible for founding them in British Honduras, in Fiji, in Samoa and Tonga.

FOUND WAY TO FREEDOM

Father knew nothing of credit unions when he was ordained in 1936 nor when he took up his first mission appointment in Honduras in 1937. He came across the credit union idea through reading and tried it out because he was, as a mission priest, interested in helping his people overcome their economic disabilities.

The practice of usury was keeping the inhabitants of his mission town slaves. Credit unions from what he read of them might be the tool to release the people and give them a chance to be free.

Response was slow but gradually a credit union was formed and the first loan was made.

HE STRUCK OPPOSITION

This brought opposition. Those living profitably off the poverty of poor people, namely the loan sharks, even sought to have Father removed. Father tells one story which indicates this:—

After the credit union had been formed one woman whose aged husband was blind said that she could not join it because she could not save the 25 cents to become a member. Other women told her not to worry. They said to her "when we return from the field each day we will drop a stick of wood at your home. At the end of the week you can bundle these up and sell them. Then you will be able to pay for shares in the credit union."

This worked well and in due course the woman had saved up a few dollars in the union. Her husband then died. The cost of funeral, wake, etc., costing from 15 to 20 dollars had to be met.

A progressive business man visited her and after displaying sorrow and praying for "his departed friend" said to the widow: "You will need money for the funeral. I helped your husband in life, I want to help him in his death. I will pay for the funeral and will take that and that and that (pointing to the several possesions in the home). Do not worry, everything will be alright, I will get my friends to come and take these goods away. (The smart man of course was going to take goods that he could sell for about forty dollars — thus making a profit out of his "charity").

Father Ganey heard of this and said to the credit union treasurer: "You have taught Mrs — how to save. Now is the time to teach her how to borrow to save her from being exploited in her time of need. Go and see her".

CONTINUED PAGE SEVEN

An Example to All of Us

Father Ganey in Victoria spoke at Co-operative Rallies in Melbourne, Bendigo, Ballarat and Geelong; he spoke at the seminaries at Glen Waverley and Werribee; and he met His Grace Archbishop Mannix at Raheen; His Grace Archbishop Simonds at West Melbourne and His Lordship, Bishop Stewart at Bendigo. He also met a large number of priests, including Rev. Father F. W. Lombard, founder of the Australian Y.C.W. movement, and many directors and members of co-operatives.

Wherever he spoke Fr. Ganey told the story of his experiences in credit unions. He illustrated this with word pictures of notable incidents.

In some places Father was able to show a half-hour film "The People of Kolevu" which made very clear the advantage of credit union is to the people of a village in Fiji.

GREAT SOCIAL CONTRIBUTION

The more one heard of the growth of credit unions; of the fact that Fiji now has its own Credit Union League affiliated with Credit Union National Association in America; that the League is administered by eight Fijian full-time employees; that 260 individual credit unions exist in Fiji; that through credit unions Fijians have learned how to manage money, how to improve their farming and fishing and housing conditions; the more one appreciates what a great contribution Father Ganeys' life's work has made to the freedom of the world.

It is easy to agree with his statement: "That as I sit on a mat in a Fijian home talking to the locals about the credit union, I sometimes think that it could just as easily be a communist sitting here spreading the communist ideology by some material means."

The Y.C.W. Co-operatives in Victoria congratulate and thank Father Ganey for the way he has assisted the peoples of British Honduras, Fiji, and Samoa to help themselves and for the example his great work there will be for undeveloped countries to follow.

They thank him too for having come among us to inspire those who had the opportunity of hearing him May his visit spark off a renewed enthusiasm for the extension of co-operative credit societies in Australia.

A JOB TO BE DONE HERE

It would be folly to fall for the line that Fiji needs them — Australia doesn't. Usurers and monopoly growths operate in Australia; things are tough for the family to meet living costs and for small businessmen; State socialism and communism have their advocates.

THESE THINGS NEED A SOLUTION. CO-OPERATIVE CREDIT IS THE TOOL TO ENABLE THE PEOPLE TO BECOME CONVINCED OF THEIR ABILITY TO DO GREAT SOCIAL AND ECONOMIC THINGS FOR INDIVIDUAL AND COMMON GOOD.

What Douglas Hyde has said of Father Ganey's credit union work in Fiji is something that we Australians could usefully apply here:—

"It is a very significant form of christian charity. There is remedial charity, the relief of dire want after its appearance. There is also preventive charity, the elimination of basic causes of suffering and the anticipation of crises in so far as this is reasonably possible."

EDITORIAL

Co-ops Offer Hope For World Problems

THE December Federal elections remind us that we Australians enjoy political freedom. Each of us over 21 will have the right and duty to exercise our personal vote and so help to decide which candidate and which party will win the election.

Whichever party is returned as the Government of Australia will have a big responsibility in making decisions that affect your life and mine. Especially important will be their policies affecting Australia's economic devolpment since this concerns our personal standards of living.

We look to them to use their powers to help create employment for all;to curb the growth of monopoly enterprise and restrictive trade practices; taxation and by fair social service benefit increases; to restrict the harmful excesses of speculative financier companies.

Won't Solve All Problems

We would be foolish to expect any Government to solve all our problems and make Australia a perfect land. In fact Government legislation alone would not achieve that.

On the other hand people themselves can overcome many of their social and economic problems by co-operating with one another. All we need is legislation that will encourage us and legislation that will, where necessary, protect us from harmful economic and social practices.

Economic co-operatives are our means of combining with one another for the common good. By participation in co-operatives each of us will help himselfs, his family, our fellow men and women and our country.

If we do what other Victorian people have begun to do we can be a co-operator in a credit society. It helps us to use better the money our employment brings us and on which the majority of us depend. In a credit society we can save better; we can borrow wisely and without exploitation; we build up our own savings bank and lending institution.

Widen Field of Ownership

We can also participate in co-operativve trading and insurance and widen our field of economic ownership.

These co-operatives exist in Victoria; they are doing very well; more can be formed where people want them; so Victorian people have no reason for not being in a co-operative and helping themselves to a better economic way of life.

Let us exercise our political rights wisely at the election but let us make a continuous blow for economic democracy by active membership of economic co-operatives.

Strong economic co-operatives are our best hope against the growth of the evils of monopollstic capitalism and of communism.

NO STRINGS

The beauty of the old-fashioned blacksmith was that when you brought your horse to be shod he didn't think of forty other things that ought to be done before it.

CONSOLATION . . . .

Don't worry if your job is small,
And your rewards are few;
Remember that the mighty oak
Was just a nut like you.

INCOME

An income is a sum of money it costs you more to live than.

PAINLESS DIVERSION

The small town preacher rushed down to the railroad station every day to watch the train go by. Members of his congregation thought his pastime juvenile and asked him to give it up.

"No, gentlemen," he said firmly. "I preach your sermons, teach your Sunday school class, bury your dead, marry you, run your charities, and chairman every drive it pleases you to conduct. I won't give up seeing the train every day. I love it. It's the only thing that passes through this town that I don't have to push."

HIS PERSEVERANCE WON THROUGH

IF you have ever popped chewing gum in your mouth and you are interested in co-operatives, you will also be interested in the experiences of Fr. Marion Ganey, S.J., who visited Australia early in November.

The tall, slow-spoken Jesuit knows a lot about chewing gum but it is doubtful that he now touches it. He also knows a lot about co-operatives but there is no doubt about his enthusiasm in this field.

The reasons go back before his ordination, back to the days when as a boy he listened to coal miners talk to his father in the family store in a small mining town in Illinois.

"It was before John L. Lewis started to organise a union and the miners were having a hard time. They would come and talk to my father who had great sympathy for them and I guess I absorbed a lot of his sympathy without realising it," said Fr. Ganey.

PRACTICAL

This sympathy took a practical turn in 1937 when he took up his first appointment as a missionary.

Sent to British Honduras, a British colony bordering the Gulf of Mexico south of the United States, Fr. Ganey discovered that this was the chewing gum centre of the world.

He also found that chicle, basic ingredient of chewing gum, is harvested rather like rubber, but as the tree from which chicle is gathered doesn't grow in cultivated plantations, the chicleros (chicle harvesters) have to spend up to six months in the jungle to get a good crop.

The chicleros work hard. Fr. Ganey knows. He spent a month working alongside them in the bush and he thought they should receive a decent price for their crop.

MIDDLE MAN

But he found that the local agent paid only 40 cents per pound. He then sold to the manufacturer at three times the price.

The money paid to the chicleros was about enough for drinking money and, as they had no work for the rest of the year, they had to borrow, at high rates of interest, from the local money lenders.

There didn't seem to be a way out until Fr. Ganey suggested that the chicleros sell direct to the manufacturers and keep the middle man's profit for themselves.

But a visit to the American headquarters of the manufacturers only made it clear that the manufacturers couldn't care less about the workers and were quite happy with their middle man setup.

Fr. Ganey Emphasises a Point.

So Fr. Ganey persuaded about a dozen of his parishioners to band themselves into a selling co-operative. He managed to negotiate a four thousand dollar contract at ten cents per pound more for their chicle than the middle man paid.

It was the Jesuit's first experience of a co-operative and he learnt a lot from it but he was still learning a lot five years later when he came across the book, "An A.B.C. of Co-operatives".

A WAY

"It was just what I had been looking for," he said.

"I called a meeting of parishioners and explained that here was a way in which they, who were always in debt, could achieve economic independence. The reception wasn't entirely enthusiastic, but I managed to interest 35 men into forming a co-operative and pooling their savings. After eight months and with 18 dollars in the account, the co-operative made its first loan. It was to a woman for repairs to a canoe which she used to gather tapioca. Next came a loan of 100 dollars to buy a fishing net and the venture was on its way."

Other groups in the town noticed the success of the pioneers and organised themselves similarly. It was not before time as some money lenders were acting as though they owned people.

For example, come pay day, these human sharks had become so arrogant that they would block the gates of the police compound with their tables so that their police debtors couldn't get out without paying. No human rights or feelings were sacred to a worker in these men's hands. The sin of usury, was rife and ugly to see in operation.

From the co-operatives, other activities followed. The Bishop became interested and after the co-operatives helped to restore the town from hurricane devastation, it so roused the interest of the Governor of Fiji, he requested Father Ganey's assistance in getting the co-operative movement under way in that colony.

Father was helped in Fiji by Cambridge graduate, chieftain Ratu Sir Lala Sukuna, who had long been seeking a way for his people to learn thrift. He saw immediately that this was the way. There are now 260 co-operatives operating in this predominantly Methodist colony.

Father Ganey pointed out the great strength and at the same time the great weakness of the co-operative movement.

ALL IN IT

"It is necessary to get all of the people interested," he said. "It isn't enough to get only one man interested, they all must work for the co-operative to be successful. This is most obvious in Fiji where it has been the custom for centuries for the chief to have the say in everything. It sometimes takes a while for them to learn that the venture belongs to all its members, not just one man."

"Father Ganey's life by necessity is a lonely one and like Our Lord he has no real home to call his own. On completion of his Australian tour he will return to Fiji to continue his work of helping people run their own lives in the way they choose which is their right as sons and daughters of Christ.

—By Harry Pobjoy

A LOOK AT EMPLOYMENT

THERE are signs that there were less unemployed and we hope that the trend continues. However, it is a good time to reflect on the recession period and express a few views which may stimulate thought. Australia, has changed—the emphasis is shifting to secondary production, largely aided by new industries, expansion of those existing and a general pattern of financial investment from overseas.

Foremost is the car industry which has become a power in the community.

This development is capitalistic in origin and is virtually on similar lines to European and American big business. There has been a steady pattern of company take-overs which has tended to place production in the hands of large organisations controlled by boards of directors often administering large public investment funds.

A big business is very vulnerable to adverse conditions — it is geared to high production and any sustained fall in sales causes a large stock build-up. To a board of directors, and often the managing director, wages and salaries are a production expense rather than a means of livelihood and must be cut to sales level so that some profits profits can be maintained, otherwise the company can lose status on the stock exchange and the fficiency of the management be queried.

On the other hand, a smaller business often has a more personal approach to its employees — they are individuals rather than numbered production units and an employer is often prepared to carry his workforce as long as he despite the fact that his profits are down.

The wretched thing about unemployment is that, if the trend continues unemployment causes more unemployment — a snowballing effect which is hard to correct.

GOLDEN CALF

The "golden calf" of this era is the motor car — the industry required to produce it is tremendous and the whole structure with sales, advertising, insurance, repairs and fuelling stations is a colossus. As a mass-producer of the conveyor belt system it is unsurpassed and many industries supply its needs. One typical example. G.M.H. could provide feeder work to something like 750 other usually smaller businesses, so when they deemed it necessary to cease production for several weeks, not only did their employees get stood down without pay but inevitably many smaller suppliers lost a corresponding volume of work.

Is this recent example of the car industry, and it is not confined to G.M.H. only, to be a warning finger to the Australian future? In America the employees' has just signed a three-year agreement with the Ford Motor Company — conceivably this guarantees continuity of employment amongst other things.

In Australia's present difficulties an all important twin factor was the building trade with particular emphasis on speculative home building. This could well bear separate constructive examination because apart from the very considerable unemployment caused, all the more serious because it coincided with curtailments in industry generally, there were very heavy losses on goods supplied and culpable mismanagement.

Let us now take a general outlook for the time being at least we must accept the economy and labor conditions as we find them. Only full employment can ensure reasonably full production. The basic wage is £14. 7. 0. and theoretically this should be able to support a man, wife and say two children at least. Furthermore, wage fixing tribunals should presuppose a 20th century basis of a high standard of living. If industries manufacturing modern conveniences depended on the basic wage, they would cease to exist.

Mass production tends to produce a cheaper article which is, however, considerably offset by pressure advertising. Only semi-skilled labour is used wherever possible including a fair percentage of female labour which is usually cheaper. Assuming a satisfactory year the profit of the company can be high and dividends paid are often 10% or more. Government tax is in the order of 6/- in the £ on profits, yet companies often have large undistributed reserves which are held or spent at the discretion of the board.

LITTLE SAY

The anomaly is that the shareholders don't have sufficient say and there is no thought in most cases that the employees who produced the goods could conceivably be entitled to a share of the business profits.

The Papal encyclicals would indicate that firstly consideration should be given to a man's family responsibility and needs, and secondly he should be eligible to share in the fruits of his industry, but in an impersonal organization these facts are ignored.

There is no easy solution — many of us depend on big public companies for our employment. No doubt the management in some is more personal and enlightened, however, "as a race" they tend to deprive man of his personal status and study only a financial objective. In many cases a very exacting administration is set up which tends to exert pressure on staff and operatives generally. So far, Australia has had a very sturdy growth of small industries and businesses and they are the life blood of the community. These should be fostered by every means possible and protected from restrictive trade practices. The Government seems prepared to legislate and make take-overs more difficult and they should be encouraged to see effective laws come into force.

The aim of the Y.C.W. and its co-operatives is to face our problems. Work is an essential part of our existence. We have the basic Christian principles — it could well be that our Co-operatives will need in the future to enter into manufacturing in order to bolster our economy and keep profit margins reasonable.

It does not appear desirable that Australia should follow too far the American pattern — it is not inspiring and has a residual 5% unemployment problem. Can we hope with co-operative study, thought and action, backed by sound Christian principles to keep industry and its employment potential conscious of its responsibility to provide a living standard and security for our workers?

Block with courtesy "The Examiner".

LOAN FOR NEW HOME

The Home Building group of Co-operative Building Societies sponsored by the Launceston Y.C.W., has just been notified of an allocation of £100,000 to be lent over the next three years. This money was made available through the State's participation in the Commonwealth State Housing Agreement.

The group intend to form two £50,000 Societies, called the Home Building Society No. 3, and the Home Building Society No. 4. The Home Building Society No. 3, has been formed and it has been registered under the Building Societies Act, 1876, and the Equitable Mortgage has been signed by the Directors.

The Home Building Society No. 4 will be formed and registered about August, 1962, to take up the second half of the £100,000 allocation from the Home Builders Account under the Commonwealth State Housing Agreement.

PHOTOGRAPH

Number 18 Dandenong Road, Launceston, is the new home of the Drinkwater family of Mum, Dad, two boys and six girls.

Pictured are (from left): Fr. Didacus Leonard, of Trevallyn, Mr. Drinkwater, Mr. Baker, the Secretary of the Society (Mr. J. B. Phillips), children, Julie (7½), Cheryl (6½), Lynette and Carolyn (5½), Dale (4½), Karen (3½), and Garry (2½), Mrs Drinkwater and baby Susan (1).

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THE tragedy of Christmas in our time is that most of the people "don't dig it". Christmas means the Incarnation—or it means nothing at all. It means Emmanuel, God with us, or it is merely fabulous, like Cinderella. The tragedy is that Australians no longer know what it means —that in a so-called Christian nation like ours, even Father Christmas holds more meaning than the Crib.

At least commercialism has popularised Father Christmas through exploiting him, and, in the popular imagination, the de-frocked, de-religionised Santa Claus, the fantastic fraud with the pillow in his pants, at least stands for something. He may be a spurious symbol. But, at least he is some symbol of celebration.

The Crib, by contrast, is lost upon the people. They don't even know whom it is supposed to represent. The family in the cold stable leaves them strictly cold.

This is not an overstatement. Half the people in Australia—and certainly much more than half the children currently being educated in our Catholic schools—just haven't a clue what Christmas really means.

Sure, they'll go to Christmas parties and Christmas break-ups. But the accent will be on the party because that's all they understand. Sure, they'll celebrate. They won't take the car to work the day the boss turns the beer on. And, in the fabulous spirit of Christmas, some kids will get drunk for the first time. And some may be seduced.

Forgiving

Yet, for many of them I think, Our Lord will pray from the Crib, as He prayed from the Cross, "Father forgive them. They know not what they do".

For many of them that is the tragedy. It takes a lot of home-work to understand the Crib, and no-one ever set them that sort of home-work. If they don't know WHO this Child is, and WHY He is alive, then obviously they don't know why they are alive themselves. And, not knowing, they take their happiness where they may—a lift from alcohol, a thrill from sex.

Against this popular pagan approach to Christmas, we, who still remember that the holiday derives from the holy day, must surely maintain a conspicuously different celebration. Against the general back-drop of stultifying indulgence, rapid conversations and stupid tragedies on the road, we who reverence the two words that combine to read "Christmas", must surely observe this Birthday with reverence. Otherwise we're bigger fools than the pagans.

So let who will get drunk at the bosses' beer-up. For any Catholic with an adult appreciation of his own dignity after Bethlehem, Christmas celebration can centre only around the Altar and the hearth—to receive the Child ourselves in joy, and then in a feast for that Child, to host and gladden the children of our own family. And if we really remember the homelessness of Bethlehem, the really Christian idea might be to fete also an orphan guest with our own children.

That's the sort of happy Christmas we wish our readers in this year of confusion — a Christmas that stands for Christ's Day—a Christmas where children get bikes or balloons because once a Child who was God — made man got gold and frankincense and myrrh.

BETHLEHEM

Any one who has ever driven a car at speed to a maternity hospital will realise how St. Joseph must have been prodding that mule over the last stages to Bethlehem, and how he must have heaved a sight of relief when they finally reached the lights.

But (God forgive us) his worries were only starting then. There was no room for them in the Inn. There was no room for them in the Town. He had the money and would have paid black-market prices out of his honest shekels. But people would not move over. Even the poor had no pity. Nobody wanted an obvious maternity case on their hands. Apathy was complete.

The "up-country strangers" were left to their own worries: and, with the inexorable minutes running out, all that St. Joseph could find was a cramped and filthy cave used as a winter stable. At the last, that was the best he could do for God-made-man, — an austerity" nursery, a "utility" cradle.

We, who recognise the "strangers", are shame-faced now for those people of Bethlehem. We don't exactly blame them for their inhumanity to God. We are honest enough to admit that we are the same sort of people, and would have done the same thing ourselves. But we wish it hadn't happened that way.

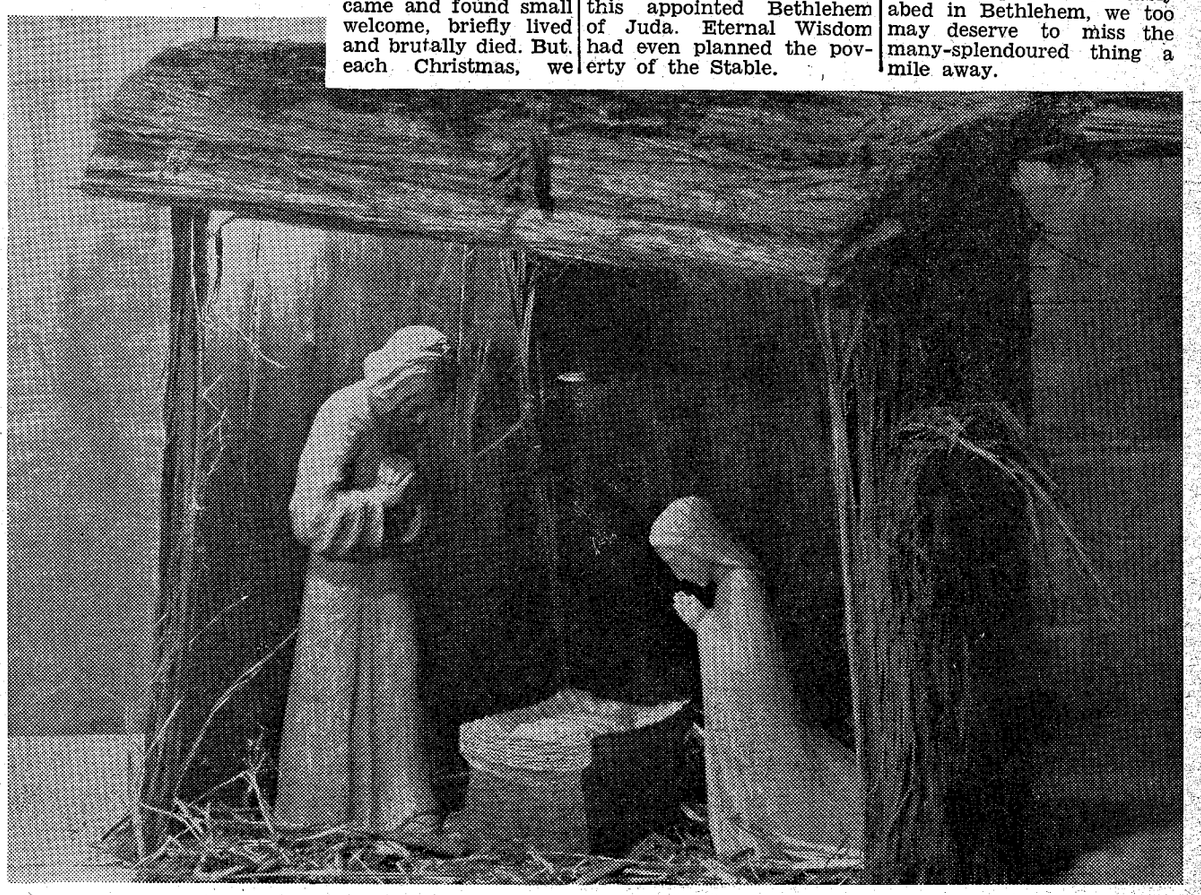
We are so ashamed of our part in that first Christmas drama, that childlike, we even pretend that it didn't happen that way. Christ came 2000 years ago—came and found small welcome, briefly lived and brutally died. But, each Christmas, we almost pretend that He comes for the first time. Birthdays are normally just anniversaries. Each year we treat this one like it was the original. The way we celebrate it, Christmas is a feast of make-believe born of a desire to make amends. We act it now the way we wish we had acted it then.

Yet, if we pause to reflct, we know that the dirty smelly stable was NOT really just a desperate last-minute makeshift. It might have seemed so to the wondering shepherds up from their valley. It might have seemed so to the wandering Magi — almost anti-climax at their starlit journey's end. It certainly must have seemed a most unworthy makeshift to Joseph of Nazareth, desperately anxious for his young wife in her lonely hour.

But, in God's design, the Nativity went exactly and strictly according to plan. Eternal Wisdom had chosen this locale, and indicated it already through the prophets. Eternal Wisdom had planned this very moment of history when a Roman census would bring the Immaculate Virgin Mother from her native Nazareth to this appointed Bethlehem of Juda. Eternal Wisdom had even planned the poverty of the Stable.

God wasn't nearly so worried as St. Joseph about Our Lady's comfort. He knew there would be no distress of delivery in the Virgin Birth. He wasn't concerned about light or hot water. It would have been easy for Him to arrange this Nativity in Herod's palace. It would have been easy for Him to arrange it in the carpenter's house at Nazareth, where the layette was all carefully ready. But God didn't want the grandeur of Herod's palace, or the security of Nazareth, or even the comparative comfort of a Bethlehem guest-house. God wanted the Stable. He wanted an Incarnation beginning spectacular in humility, as it would end spectacular in sacrifice. Wood to wood, God planned it from the manger to the cross. Rock to rock. He planned it from birth in another man's stable to burial in another man's tomb.

As we regard again this well-loved Nativity scene, the thought occurs that there is one lesson it teaches us twice. From the divine deliberate poverty of its circumstances, may God grant us to really know that charity is more important than comfort. And from the Great Opportunity wasted at door after door that night, may we learn it again — not to let our own lives be totally ambitioned by self-comfort. Otherwise, like those people comfortably abed in Bethlehem, we too may deserve to miss the many-splendoured thing a mile away.



Are Co-operatives Taking Over the Credit Unions?

The charge is heard with ever-increasing frequency. The most recent incident occurred at the Calgary convention of the Alberta Central Credit Union.

WHERE DO CREDIT SOCIETIES FIT IN?

ACCU, which contains both co-operatives and credit unions within its ranks, was asked in a resolution to restrict membership to credit unions only. The resolution was passed narrowly but fell short of the required two-thirds majority.

Anti - co - operative credit unions fear, or so they say, that surplus savings funnelled into the credit union centrals will be used up by long-term .co-operative .borrowing. Then when credit union members need the money it won't be available.

Economically speaking, they appear to be mistaken. The larger credit unions are generally in a position of chronic surplus. So they are only too happy to place easily recallable deposits with their central.

The central picks its investments carefully, maintaining a careful balance between readily convertible short-term investments and long-term investments. A well-run central is unlikely to tie up too large a portion of its capital in co-operatives—or, for that matter, in any other long-term investments.

And it should not be over-looked that co-operatives, especially the insurance companies, frequently place large sums of money with the centrals for varying periods of time.

But even if, in actual practice, the charges were borne out, need the co-operative movement and its supporters place themselves on the defensive? What does the original philosophy of the credit union movement have to say about the matter?

ONE CONCLUSION

A survey of the teachings of pioneer credit union leaders in North America and Europe can result in only one conclusion:

Credit unions were designed to be operated as the financial arm of the over-all co-operative structure. Any attempt to deny this is at complete variance with basic credit union philosophy.

Forefather of the North American credit union movement was Frederich Raiffeisen, of Germany, who in 1849 started his first loan societies to alleviate the extreme poverty of the German peasants perenially in the clutches of grasping money-lenders.

In a quotation of his published in the January, 1959, issue of The Credit Union Bridge, he refers to his credit unions: "The Lord helps those who help themselves. Neither co-operatives nor God can help him who does not want to help himself."

In Barou's Co-operative Banking the close association between the Raiffeisen societies and the rest of the German co-operative movement is further emphasized. All were organized in one agricultural co-operative body.

IN FRENCH CANADA

In the early years of the 20th Century the credit union idea came to French Canada, brought there by Alphonse Desjardins. In 1907 he appeared before a special House of Commons committee speaking in favour of federal legislation for co-operatives.

"All the leaders of the movement (the Quebec caisses populaires) agree that co-operative banking is the very basis of the whole co-operative movement," he said.

After thoroughly describing the operations of his newly-founded credit unions he went on to say: "I have no practical experience of consumer societies, having established none and having seen none in practice, but by what I have read and studied I do not see why we could not succeed in this country in other forms of co-operation."

"Did he support the principle of co-operative distribution?

"Of course I do, for I think that co-operation could be applied to almost anything, reasonably speaking, and with the greatest advantage," he said. "After all. it is the people doing their business through themselves."

Roy F. Bergengren, first managing director of the U.S. Credit Union National Extension Bureau, spread the credit union gospel from one corner of the U.S. to the other. His writings leave no doubt that he visualized credit unions as a part of the co-operative whole.

In his book, "I Speak for Joe Doakes," he says: "I believe that the motivation of economic life must be changed from profit to service. I believe also—and repeat—that the greatest opportunity for making that change in a truly American way will be found in a rapid development of all forms of co-operative association after the war."

Further on he has this to say: "We call our co-operative credit societies 'credit unions'. They constitute a single subdivision of the co-operative movement which is becoming important in America and which have reached, with its philosophy, into all parts of the world and to all peoples."

Referring to credit unions he also said: "It is the easiest co-operative but, because it deals with money and the co-operative control of money opens up great vistas for other co-operative organizations, it is the most fundamental of all co-operatives."

In one of the late chapters he admits that there was some difference of opinion among credit union people as to their role in the over-all co-operative picture. But he shortly and repeatedly indicts the profit system and suggests that it be replaced by a system of co-operation in which credit unions will be the financial arm.

FILENE'S POSITION

What was the position of Edward Filene, the Boston merchant who spent £1,000,000 promoting the credit union philosophy? Bergengren says that at the time of Filene's death in 1937 "he was definitely in the process of a greater acceptance of the whole co-operative philosophy. He saw in it the road to economic democracy."

Dr. M. M. Coady, the great Maritime co - operative leader, also believed that credit unions were but a part of the co-operative whole. Speaking on CBC-TV July 8, 1957, he told how the Anti-gonish ideal of people's study groups came to bear fruit in the form of fledgling credit union and co-operative organizations. . . . . .

So went the philosophy of the pioneer leaders. But today we have the spectacle of credit unionists rising up at meetings and in effect denying these credit union tenets of faith.

LACK OF EDUCATION

There may be several reasons but one point is worth considering. In their haste to expand the movement it seems entirely likely that original credit unionists haven't taken the time to educate new members. It would appear that most of North America's 10,000,000 credit union members see only the narrow view—that of their own particular institution—and fail completely to see the broad vision.

There exists a tendency, a natural human trait shared by the credit union movement to avoid facing up to problems. But of all the difficulties likely to face credit unions in the future this one of purpose could be the most formidable.

People, as a rule, will accept changes in operating practice even if somewhat reluctantly. But they cling stubbornly to philosophy and principle unless forced by the overwhelming weight of events to abandon their ground.

But nothing that has happened in the century since the credit union movement was founded has shaken the co-operator's belief in the fundamental philosophy of co-operation with the credit union as the financial cornerstone of the movement and people would do well to re-examine this basic concept before the skirmishes develop into a headlong clash.

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Using Food Surplus

A major world effort, through the United Nations and its agencies, to use the world's surplus food production capacity for assisting economic development as well as for emergency food needs was called for at a world farmers' meeting in Yugoslavia last week.

meeting of the International Federation of Agricultural Producers, H. H. Canadian Federation of Agriculture, said the leadership given by Canada in the United Nations in this matter of a world food distribution program was welcomed by IFAP delegates. For the first time, it looks as if we may actually get a real international agency for food distribution, Mr. Hannam said, and the job now is to see that the idea is pressed forward to completion and not allowed to fall by the wayside.

The idea that food can be and should be systematically used as capital for economic development in under-developed countries was an outstanding feature of thinking at the world farmers' conference, Mr. Hannam said. The planned use fo food supplies for economic development programs has tremendous possibilities, and in the years ahead the whole United Nations program of economic aid should be expanded and food given a regular place in the program.

CREDIT SOCIETIES ADDRESSES

Name of Society & Secretary

St. Patricks', Ballarat
Mr. T. R. Currie,
54 Lydiard Street,
BALLARAT.

Bentmore (Bentleigh-Morabbin)
Mr. D. Stoney,
Paterson Road,
BENTLEIGH.

St. Mary's, Castlemaine
Mr. B. Knox,
58 Kennedy Street,
CASTLEMAINE.

Clayton Catholic
Mr. B. F. Williams,
220 Clayton Road,
CLAYTON.

Dinister
Mr. V. Ptasznyk,
51 Wheatsheaf Road,
GLENROY.

Eaglehawk
Mr. R. J. Murphy,
34 Sandhurst Road,
EAGLEHAWK.

St. Mary's, Echuca
Mr. E. Nolan,

St. Mary's, Geelong
Mr. J. Ratcliffe,
368 Myers Street,
GEELONG.

Kennington
Mr. K. F. Gallagher,
43 Lowndes Street,
BENDIGO.

St. Mary's, Kyneton
Mr. D. Trewhella,
22 Market Street,
KYNETON.

Maryknoll
Mr. K. Staindl,
Post Office,
MARYKNOLL, Vic.

Mt. Waverley
Mr. E. Hyde,
14 Winbourne Road,
Mount Waverley.

O.L.A. Cheltenham
Mr. T. Cowie,
67 Evesham Road,
CHELTENHAM.

Our Lady's, Ringwood
Mr. J. G. Stafford,
4 Great Ryrie Street,
RINGWOOD.

Sacred Heart, Bendigo
Mr. J. Boag,
101 McIntyre Street,
BENDIGO.

St. Alipius, East Ballarat
Mr. F. Denehy,
29a King Street South,
BALLARAT EAST.

S.A.N.P., Noble Park
Mr. C. Herten,
10 Green Street,
NOBLE PARK.

St. Bridget's, Greythorn
Mr. J. McMillan,
28 Abbott Street,
NORTH BALWYN.

S.A.H., Highett
Mr. A. N. Battye,
8 Sandford Street,
HIGHETT.

St. Christopher's, Syndal
Mr. V. Greene,
30 Doynton Parade,
MOUNT WAVERLEY.

St. Edmund's, Croydon
Mr. W. Clarke,
29 Lusher Road,
CROYDON.

St. Francis', Box Hill
Mr. V. Dunn,
17 Beaver Street,
BOX HILL SOUTH.

St. Gabriel's, Reservoir
Mr. J. Giddens,
1043 High Street,
RESERVOIR.

St. John's, Mitcham
Mr. J. Kennedy,
42 East Doncaster Road,
MITCHAM.

St. Kilian's, Bendigo
Mr R. Pysing,
167 Bridge Street,
BENDIGO.

St. Leonard's, Glen Waverley
Mr. C. Stocks,
843 High Street Road,
GLEN WAVERLEY.

St. Peter's, East Bentleigh
Mr. J. A. Mason,
882 Centre Road,
SOUTH OAKLEIGH.

YCW Central
Mr. L. Magree,
157 a'Beckett Street,
MELBOURNE.

EAGLEHAWK, ECHUCA.

TRUST NOBODY SAYS KHRUSH.

Mr. Walter Lippmann, the liberal American columnist, has recently visited the Soviet Union, where he was granted an exclusive interview with Mr. Khrushchev, who discussed with him freely a number of knotty international problems.

Mr Lippman published three articles on the interview. In one of these he quotes Mr. Khrushchev as giving three reasons for his doubts on the successful conclusion of negotiations for a ban on nuclear testing. The following is a quotation dealing with the third reason:

"Finally, he (Khrushchev) came to his third reason why an agreement may not be possible. It turns on the problem of the administrator of the agreement. Here, he was vehement and unqualified. He would never accept a single neutral administrator. Why? Because, he said, while there are neutral countries, there are no neutral men. You would not accept a Communist administrator and I cannot accept a non-Communist administrator. I will never entrust the security of the Soviet Union to any foreigner. We cannot have another Hammerskjold, no matter where he comes from among the neutral countries.

"I found this enlightening. It was plain to me that here is a new dogma, that there are no neutral men. After all the Soviet Union had accepted Trgyve Lie and Hammarskjold. The Soviet Government has now come to the conclusion that there can be no such thing as an impartial civil servant in this deeply divided world, and that the kind of political celibacy which the British theory of the civil service calls for is in international affairs a fiction. This new dogma has long consequences. It means that there can be international co-operation only if, in the administration as well as in the policy-making, the Soviet Union has a veto."

Dr. Mannix Meets Fr. Ganey

Father Ganey was received at "Raheen" by His Grace Archbishop Mannix who showed great interest in Father's work in Fiji and who was anxious to hear Father Ganey's views on the Y.C.W. Co-operatives.

Archbishop Mannix was the first Australian Bishop to approve the Young Chrisitian Workers Movement in Australia. When Y.C.W. first considered forming co-operatives in 1944 they consulted Archbishop Mannix who advised them to go right ahead. The Y.C.W. co-operatives therefore owe their foundation to the beloved Archbishop.

It was fitting that the first international visitor the Y.C.W. Co-operatives have brought to Victoria should meet Archbishop Mannix. Father Ganey was delighted to meet and talk to Archbishop Mannix and left no doubt that this meeting was a memorable one for him.

BUCK UP!

Wife to sick husband: "What do you mean you have nothing to live for? The house isn't paid for, the car isn't paid for, the TV isn't paid for. . ."

AROUND THE CO-OPS.

By Our Roving Reporter

Frank Thomas, Alan Chalkley and their colleagues on the Bendigo Co-operative Development Committee have set a fine example in carrying the co-op. message to others. In the last few months they have made frequent vists to Echuca, Castlemaine and Maryborough. A credit society now exists at each of those places, thanks to Bendigo's willing help.

— — — — —

Brian Perry, Geelong Manager, was guest speaker at Drysdale's communion breakfast in October. He apparently sparked a good deal of interest because plans are now afoot to begin preparations for a credit society.

— — — — —

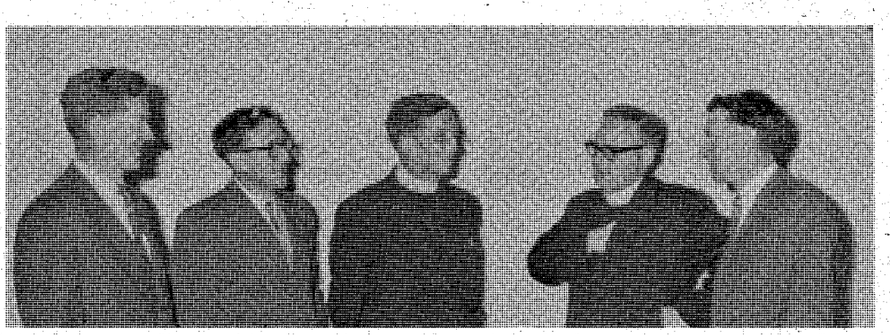
A welcome visitor to Melbourne on his way back from overseas was Rev. Fr. J. Gallagher, of Sydney. Whilst overseas, Father visited Antigonish Movement leaders in Nova Scotia and co-operative leaders in Canada, America and England.

— — — — —

A welcome is extended to Messrs. Howard Bruce and Frank Pierce and Misses Val Welsford and Pat Cosgrave who have recently taken up employment with the Y.C.W. Co-operatives.

— — — — —

Recent changes on the Board of Directors of the Association of Catholic Co-operative Credit Societies were Arthur Carter, of Glen Waverley, and Pat O'Connor, of Mt. Waverley, replacing Chris Stocks, of Glen Waverley, and Geoff Morgan, of Mt. Waverley. Chris Stocks resigned so that he would have more time for his other co-operative duties. Geoff Morgan resigned because of his transfer interstate in his employment. Both were sincerely thanked by the association for their splendid services.



Father Ganey visited country co-operative branches in Bendigo, Ballarat and Geelong. Here, Father Ganey is photographed with Father J. Molony, Ballarat Diocesan Chaplain, together with other officials.

Know Your Administrators

As Co-ops grow larger members should more and more make sure of the co-operative qualifications of people running for positions on boards of directors, a Manitoba Co-op Union executive officer cautioned at a recent CUM board meeting.

"Co-op members should elect people who are supporting all phases of co-operation," John W. Smith, CUM vice-president, of Rapid City, told the board. "A person who supports one co-op and ignores other co-ops in his area obviously isn't a true co-operator."

Director J. W. Heinrichs, of Altona, said the extent to which co-ops promote co-op principles and philosophy can usually be gauged by the extent to which directors believe in the principles and philosophy.

"There are quite a number who don't practise what they preach," he said.

FROM PAGE ONE

Fr. Ganey Shows How

The treasurer saw the widow, explained that she could get a loan, and the transaction was arranged much to the satisfaction of the poor woman.

Later the business man came with his friends to collect the goods. The woman dramatically put up her hand and said: "I have the money. I do not need your help now." The conversation then went like this:—

Businessman: Who would give you money.

Woman: No one gave me money. I borrowed it.

Businessman: Who would lend you money, a woman like you?

Woman: The credit union. I belong to it. It is a world-wide organisation. It lent me money. I will pay it back.

Businessman: It's that Priest. He started the credit union. He must be stopped. We will get up a petition for his removal. He is teaching poor people to live beyond their means."

The man went off and talked to his friends. He declared that he himself had had Catholic teaching, had served Mass as a boy and had heard the Gospels read. "But nowhere," he said, "do I remember Jesus Christ mention credit unions."

Father Ganey withstood and survived attacks like this. This happening gave him great encouragement. The practical co-operation of her friends had made it possible for the woman to join the credit union. The credit union had effectively saved her from being "robbed" of her dignity as a human being with personal rights.

New Societies

In the last three months new credit societies have been formed at Kyneton, Geelong, Castlemiane, Echuca and Bentleigh.

Congratulations to the directors and secretaries of these societies and to the foundation members.

Representatives from Kyneton, Echuca and Castlemaine were present at Fr. Ganey's Rally in Bendigo on November 3rd.

Parents' Role In Children's Saving

IN the modern trend of youthful independence it has become the accepted thing in many cases for parents to deny any responsibility for the financial training of their children from the time these children start to earn for themselves.

Provided a young person is prepared to pay their board to their parents, and in many cases this is but a token, they are allowed to use the balance of their wages in any way they see fit and yet this should not be so. We do not forsake the training of our child in other matters just as it becomes most important and how can we accept the responsibility of teaching our children to handle their money correctly, if, from the time they start to earn we ignore the fact that they have money to spend.

The older generation, amongst its many complaints against youth, is frequently heard to bemoan the fact that young people place no value on money and they refuse to look to their future. Yet how can they be expected to learn if we are not prepared to teach them.

Parents have the right, and in fact the duty to supervise the expenditure of their children's money just as they have the duty to supervise the using of their time.

What can we teach our children, and more particularly our young people, about the use of money? We can teach them the two great virtues which apply in so many things of life, the virtue of moderation and the virtue of self-denial.

If they can learn that the putting aside of a little, even at the expense of some of their imagined needs, as an investment for the future, then we have taken a step towards making their future happier and more secure.

In practical terms this means that parents must encourage their children in the habit of saving from the time they start work. This saving must be not merely the putting aside of something temporarily so that it can be spent on the next holiday or the next suit of clothes, but something of a permanent nature which will go towards a fund for the eventual setting up of a home.

Our young people are not saving. This fact is being brought home with an increasing emphasis to all those working in co-operatives. Everywhere we find young people not able to get a home of their own at the present time and with very little hope in the future because the deposit that they require has not been saved whilst they were still single.

This fact has been so striking that the Directors of the Security Co-operative Permanent Building Society have introduced a plan to endeavour to force future borrowers into the realisation of the problems that confront them. The Directors, after investigation, have come to the conclusion that the average member will require £1500 over and above his Housing Society loan to obtain any reasonable type of home. It is obvious that this amount can only be saved over a long term, and the Society has produced tables to obtain this result.

PUT AWAY

Parents could, and should, encourage their children, particularly their sons, to regularly put something away for this purpose. For those who are not earning a great deal and have no immediate needs for housing the eight-year table has been designed. For others the six or four-year tables may be more appropriate, but whichever table is taken it will give the opportuity to young people to obtain a home which may be far beyond their reach without this early preparation and without the encouragement and advice of their parents which is necessary to bring them to the realisation of the need of this saving.

The tables below are typical of the plans of the Security Co-operative Permanent Building Society and further information may be obtained from Lombard House:—

TABLE A — 8 YEAR TERM

First 4 Years	£1	0	0	per week
Next 2 Years	£3	0	0	per week
Next 2 Years	*£8	10	0	per week

Total available — £1,523, plus £3,000 loan = £4,523.

TABLE B — 6 YEAR TERM

First 2 Years	£2	0	0	per week
Second 2 Years	£3	0	0	per week
Third 2 Years	*£8	10	0	per week

Total available — £1,518, plus £3,000 loan = £4,518.

TABLE C — 4 YEAR TERM

First 2 Years	£4	0	0	per week
Second 2 Years	*£10	0	0	per week

Total available — £1,546, plus £3,000 loan = £4,546.

TABLE D — 4 YEAR TERM

4 Years	£6	15	0	per week

Total available — £1,512, plus ££3,000 loan = £4,512.

* This higher rate need only be paid if the member is seeking a housing loan at this stage. If he so desires a member may continue to pay at a lower rate, but will not, of course, accumulate savings at the rate set out.

LOSING VALUES

The arch enemy of freedom is not some foreign country with an alien philosophy. It dwells in you and me and in all men.

That something is the glorification of position, privilege, prestige, possessions and power for their own sake. It is selfishness and greed, and it breeds jealousy and hate and conflict.

It is a powerful force bidding or the mind and heart of every man. It is called materialism.

—H. Birchard Taylor

VISITORS FROM SYDNEY CO-OPERATORS

Welcome visitors to Victoria with Father Ganey were the President and Secretary of the League of Credit Unions of New South Wales, Messrs. B. Calverley and K. E. A. Young.

The League has sixty credit unions affiliated with it, including industrial, community and parish ones. It is affiliated with the Credit Union National Association (C.U.N.A.) which has its headquarters in America.

The League has similar aims and objects to our Association in Victoria and on occasions both bodies have co-operated on matters of mutual interest. Our association was glad of this opportunity of personally meeting Messrs Calverley and Young.

Messrs Calverley and Young kindly brought to Melbourne three credit union films and some slides and film strips and showed these to Melbourne's credit union representatives on 3rd November.

The Y.C.W. Co-operatives appreciate the fact that it was the League of South Wales who brought Father Ganey from Fiji to New South Wales to attend their Annual Convention and who thoughtfully suggested that we might like to invite him to Victoria.

Mr. Leo Stewart with Mr. Calverley and Mr. Young.

A LOOK AT CO-OP INSURANCE

Following on the principle of education within Co-operatives, it is intended that the Insurance Division should supply advice and information on insurance generally. It is hoped that through this education medium, members may be better informed of the cover given under various insurance policies and learn to know what services are available through their own Co-operative Insurance Division.

Members are invited to submit any questions on this subject and the answer will be readily supplied by the staff. It may be that similar questions can be answered for other members and in dealing with the questions through this column, greater education is achieved by all.

In July of this year, Insurance Companies in general agreed on an amendment to Fire and Householders policies concerning the risk of Fusion. For many years there had been an extra premium payable to include the risk of fusion under trade policies, but no extension was available for domestic insurance.

Technically, the risk of Fusion was not covered by either type of policy but as a general rule Insurance Companies did pay Fusion claims in respect of domestic policies. To remove the anomaly, the Companies agreed that all policies should carry an endorsement expressly excluding "Destruction of or damage to any electrical appliance or device (including current artificially generated".

Extra premiums were agreed on for an extension under both Domestic and Trade policies and the client now has the opportunity of choosing whether the extension is required or not. The rate is 6d.% on the sum insured covering Contents of a domestic home with a minimum Extra Premium of 10/-d. Under trade risk the rate is 18/-d.% with a minimum Extra Premium of £2.

The Y.C.W. Insurance Division will be notifying all members whose contents are insured through them of the amendment and offering them the opportunity of taking the extension. It is of special interest that radio and television installations and heating elements are excluded from the extension and that the first £5 of each and every claim is also excluded. These exclusions tend to restrict the value of the extension to the Householder as it would be rare that a Domestic claim for fusion would exceed £5. The exception, of course, is a refrigerator unit where fusion damage could amount to upwards of £20 and in this case if the extension had been taken the Insurance policy would pay £15. As in all insurance matters, the individual must decide the value of the cover given as against the premium charged. The extension is now available and it is therefore to be clearly understood that Insurance Companies generally will cease to pay Fusion claims unless the policy has the Fusion extension added to it.

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